REMARKS

The Applicants and the undersigned thank Primary Examiner Cangialosi for his careful review of this application and especially for his time and consideration given during the telephonic interview of June 2, 2005. A summary of this telephonic interview is provided below.

Claims 1-55 have been rejected by the Examiner. Upon entry of this amendment, Claims 1-55 remain pending in this application. The independent claims are Claims 1, 22, 35, and 47.

Consideration of the present application is respectfully requested in light of the above claim amendments to the application, the telephonic interview, and in view of the following remarks.

Summary of Telephonic Interview of June 2, 2005

The Applicants and the undersigned thank Examiner Cangialosi for his time and consideration given during the telephonic interview of June 2, 2005. During this telephonic interview, a proposed amendment to the claims was discussed. The Applicants provided the proposed amendment to the claims in advance of the interview.

The Applicants amended the independent claims to overcome the rejection made by the Examiner under 35 U.S.C. § 112, second paragraph. Specifically, the language of "can be altered by the consumer" was discussed. The Applicants proposed to change this phrase to, "are alterable by the consumer." The Examiner advised that there was some case law that did not support the Applicants' proposed change. The Examiner and the undersigned proposed changing the language to the following: --are changed by the consumer--. The Examiner and Applicants believed that this proposed change would make the claims more definite and overcome the rejection under 35 U.S.C. § 112, second paragraph. The Examiner advised that he would fully consider this proposal when the Applicants file a formal amendment with this change.

The undersigned then explained additional changes that were made to the independent claims in order to overcome the prior art of record. The undersigned explained that U.S. Pat. No. 6,005,939 issued in the name of Fortenberry et al. (hereinafter the "Fortenberry reference") did not provide any teaching of retrieving one or more consumer information elements from an information account for populating consumer information fields (such as, but not limited to,

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fields of web-page forms) of a web-site. The Examiner disagreed and noted that he could not see the differences between the Fortenberry reference and the Applicants' claimed invention.

The undersigned explained that the processing of the passport system of the Fortenberry reference was not the same as the Applicants' system. The undersigned explained that the Fortenberry reference does not filter an information account for populating consumer information fields of a web-site. The Examiner suggested that the Applicants further amend their claims to emphasize the processing and structural differences between the prior art of record the Applicants' technology. The undersigned agreed to make changes to the claims that were commensurate with the scope of the telephonic interview.

The Applicants' note that the changes in the claims above have been made based on the Examiner suggestions that were discussed during telephonic interview of June 2, 2005.

The Applicants and the undersigned request the Examiner to review this interview summary and to approve it by writing "Interview Record OK" along with his initials and the date next to this summary in the margin as discussed in MPEP § 713.04, p. 700-202.

Rejections under 35 U.S.C. §§ 102 and 103

The Examiner rejected Claims 1-55 under 35 U.S.C. § 103(a) as being obvious over U.S. Patent No. 5,774,551 issued in the name of Wu et al. (hereinafter the "Wu reference") in view of the Fortenberry reference alone or further in view of U.S. Patent No. 6,154,768 issued in the name of Chen et al. (hereinafter the "Chen reference").

The Applicants respectfully offer remarks to traverse these rejections. The Applicants will address each independent claim separately as the Applicants believe that each independent claim is separately patentable over the prior art of record.

Independent Claim 1

The rejection of Claim 1 is respectfully traversed. It is respectfully submitted that the Wu, Chen, and Fortenberry references fail to describe, teach, or suggest the combination of: (1) receiving, over the distributed electronic network, a first request from a network device for access to the information account and consumer authentication information in response to the

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consumer inputting the consumer authentication information while interacting with a first web-site; (2) in response to the request, authenticating the consumer with the database management system based on the consumer authentication information, thereby providing the consumer with access to the information account stored in the central data repository; (3) a first consumer information element of the information account comprising one or more name fields to identify the consumer, (4) a second consumer information element of the information account comprising one or more geographic address fields associated with the consumer; (5) in response to authenticating the consumer, automatically managing subsequent authentications of the consumer with the database management system so that the consumer will not be required to again input the consumer authentication information upon initiating a second request for access to the information account while interacting with a subsequent web-site that is configured to provide access to the information account upon authentication of the consumer; (6) in response to the first, second, and subsequent requests for access to the information account stored in the central data repository, retrieving one or more consumer information elements from the information account by (7) filtering data from the information account with the database management system based on an identification of a web-site being accessed by the consumer; (8) sending the retrieved consumer information elements over the distributed electronic network; (9) parsing the retrieved consumer information elements; and (10) auto-populating input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements, as recited in amended independent Claim 1. See paragraphs [0069-0070] of the originally filed application that discuss the filtering of data from the information account.

The Wu Reference

The Wu references describes a computer 101 that includes one or more system entry services 107. The system entry services 115 are invoked by the processor 115 and operating system 133 when a user attempts to access the computer 101. The system entry services 115 include, for example UNIX LOGIN, su login, dt login, rlogind, uusecpd, ftp, telnet, and the like. Each system service 107 of the Wu reference includes as attributes connection data describing the operational, network and connection parameters used by the system entry service 107 to

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connect to the computer 101 via a computer network 139. See the Wu reference, Figure 1, and in column 5, lines 36-47.

FIGURE 1
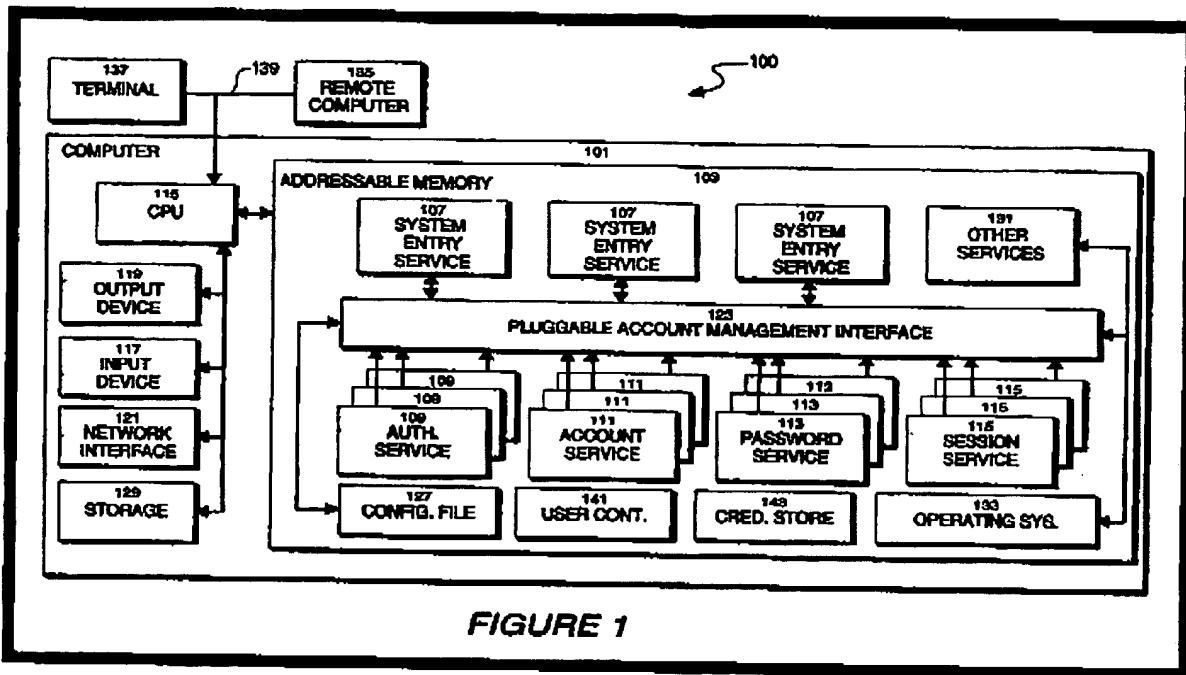
The Wu reference describes a pluggable account management interface 123 that is a library of methods that the system entry services 107 invoke to obtain desired functionality from various account management services. When called, the pluggable account management interface 123 determines selected ones of the account management services associated with the given system entry service 107. It invokes selected methods of these account management services, for example, to authenticate the user, initiate or terminate a session, or to perform other account management operations. See the Wu reference, column 6, lines 25-36.

The Wu reference explains that when a user is attempting to connect to the computer 101 through a login system entry service 107, the pluggable account management interface 123 dynamically determines which particular authentication service 109, account services 111, password services 113, and account services 115, if any, are to be specifically used with the login system entry service 107. See Wu reference, column 6, lines 37-45.

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The Examiner admits that Wu reference does not describe specific account access over the Internet. The Applicants further point out that the Wu reference does not provide any teaching of (a) in response to authenticating the consumer, automatically managing subsequent authentications of the consumer with the database management system so that the consumer will not be required to again input the consumer authentication information upon initiating a second request for access to the information account while interacting with a subsequent web-site that is configured to provide access to the information account upon authentication of the consumer; (b) in response to the first, second, and subsequent requests for access to the information account stored in the central data repository, retrieving one or more consumer information elements from the information account by (c) filtering data from the information account with the database management system based on an identification of a web-site being accessed by the consumer; (d) sending the retrieved consumer information elements over the distributed electronic network; (e) parsing the retrieved consumer information elements; and (f) auto-populating input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements.

To make up for the numerous deficiencies of the Wu reference, the Examiner relies upon the Chen and Fortenberry references.

The Chen Reference

The Examiner relies upon the Chen reference to describe an automatic sign-on for a server process. Specifically, the Chen reference describes a system for client negotiation of functions and features with a server.

The Examiner relies on Figure 7 of the Chen reference to provide a client/server computer environment. The Chen reference explains that when client 150 reaches a state that is ready for data packets, the TelNet (TN)5250 adapter 116 negotiates with the server 110 and uses all of the options specified in the option panel 160 of Figure 7. Some of the options include a server name 162 of "RS 101.endicott.ibm.com", server port 158 of "23", terminal type 178 of value "IBM-3179-2", etc. See Figure 7 of the Chen reference reproduced below and in column 5, lines 47-60.

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FIG. 7

One of ordinary skill in the art recognizes that the Chen reference basically describes a system for helping a client set up a terminal emulation program, such as TelNet, automatically. The Chen reference does not provide any teaching of an information account or auto-populating input fields of a displayed web page file.

Specifically, similar to the Wu reference, the Chen reference does not provide any teaching of (a) in response to authenticating the consumer, automatically managing subsequent authentications of the consumer with the database management system so that the consumer will not be required to again input the consumer authentication information upon initiating a second request for access to the information account while interacting with a subsequent web-site that is configured to provide access to the information account upon authentication of the consumer; (b) in response to the first, second, and subsequent requests for access to the information account stored in the central data repository, retrieving one or more consumer information elements from the information account by (c) filtering data from the information account with the database management system based on an identification of a web-site being accessed by the consumer; (d)

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sending the retrieved consumer information elements over the distributed electronic network; (e) parsing the retrieved consumer information elements; and (f) auto-populating input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements.

The Fortenberry Reference

The Fortenberry reference generally describes a passport system in Figure 2B in which a user 208 who wishes to conduct a transaction at web site 210 requests that passport agent 216 release specific user information to web site 210. See Figure 2 of the Fortenberry reference reproduced below and column 6, lines 15-20.

FIG. 2B
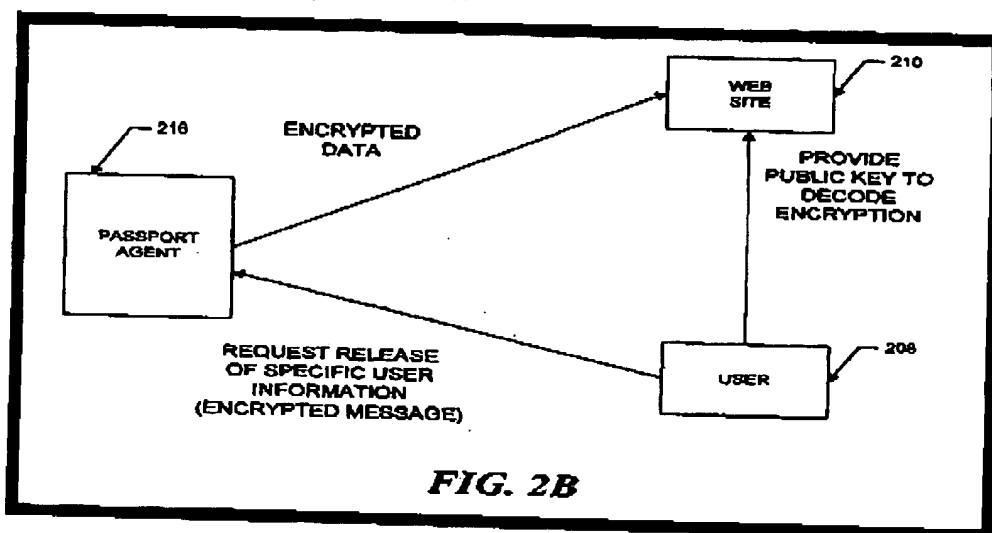
The request of the Fortenberry reference is made as an encrypted message to passport agent 216. The passport agent 216 usually has already been provided a key with which to decrypt the encrypted message from user 208. The passport agent 216 decrypts the request from user 208 to determine the particular web site to which a passport of the user 208 should be sent. The passport agent 216 then can provide encrypted data to the web site 210. The user 208 has previously provided to web site 210 a public key with which web site 210 can decode the encrypted data provided by passport agent 216. See the Fortenberry reference, column 6, lines 20-30.

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The web site 210 receives the encrypted user information (i.e. the passport) from passport agent 216 and unlocks the message using the public key provided by the user 208. If the web site 210 is unable to unlock any of the environment variables in the passport, the request is ignored. The user 208 can provide to web site 210 one of several public keys which allow web site 210 to unlock data having one of several security levels. See Fortenberry reference, column 6, lines 31-38.

With this passport system of the Fortenberry reference, a user 208 can ask the passport agent 216 to release specific information to a website 210. Opposite to the invention described in amended independent Claim 1, the passport agent 216 of the Fortenberry reference does not perform any filtering. The passport agent 216 merely passes all of the information to the website 210. The amount of access that the website 210 has to the information provided by the passport agent 216 is based on the security level or type of public key provided by the user 208. One public key provided by the user 208 may provide complete access to the information while another public key will allow only a limited amount of access to the information.

Not only does the Fortenberry reference not filter data from the information account, the reference does not filter the information account based on an identification of a web-site being accessed by the consumer. Further, the Fortenberry reference also does not parse the retrieved consumer information elements and auto-populate input fields of a displayed web page file of the web-site being accessed by the consumer with consumer information elements.

Conclusion Regarding Independent Claim 1

In light of the differences between the claims and the Wu, Chen, and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 1. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

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Independent Claim 22

The rejection of Claim 22 is respectfully traversed. It is respectfully submitted that the Wiser and Fortenberry references fail to describe, teach, or suggest the combination of: (1) transmitting to a host server, over the distributed electronic network, a first request for access to the information account and consumer authentication information in response to the consumer inputting the consumer authentication information while interacting with a first web-site hosted by a vendor server; (2) receiving an acknowledgment indicating that the host server authenticated the consumer based on the consumer authentication information, thereby providing the consumer with access to the information account stored in the central data repository, (3) a first consumer information element of the information account comprising one or more name fields to identify the consumer, (4) a second consumer information element of the information account comprising one or more geographic address fields associated with the consumer; (4) in response to the acknowledgment, automatically managing subsequent authentications of the consumer with the host server so that the consumer will not be required to again input the consumer authentication information upon initiating a second request for access to the information account while interacting with a subsequent web-site that is configured to provide access to the information account upon authentication of the consumer; (5) in response to the first, second, and subsequent requests for access to the information account stored in the central data repository, retrieving one or more consumer information elements from the information account by (6) filtering data from the information account based on identification of a web-site being accessed by the consumer; (7) sending the retrieved consumer information elements over the distributed electronic network; (8) parsing the retrieved consumer information elements; and (9) auto-populating input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements, as recited in amended independent Claim 22.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of filtering data from the information account based on identification of a web-site being accessed by the consumer; parsing the retrieved consumer information elements; and auto-populating input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements.

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In light of the differences between amended Claim 22 and the Wu, Chen, and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 22. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 35

The rejection of Claim 35 is respectfully traversed. It is respectfully submitted that the Wu, Chen, and Fortenberry references fail to describe, teach, or suggest the combination of: (1) a central data repository accessible via the distributed electronic network for storing (2) an information account, the information account containing consumer information elements that are changed by the consumer, (3) a first consumer information element of the information account comprising one or more name fields to identify the consumer, (4) a second consumer information element of the information account comprising one or more geographic address fields associated with the consumer; (5) a host server for communicating with the central data repository and with a network device via the distributed electronic network and for executing computer-executable instructions for: (6) receiving with the host server, over the distributed electronic network, a first request from the network device for access to the information account and consumer authentication information in response to the consumer manually inputting the consumer authentication information while interacting with a first web-site; (7) in response to the request, authenticating the consumer with the host server based on the consumer authentication information, thereby providing the consumer with access to the information account stored in the central data repository; (8) in response to authenticating the consumer, automatically managing subsequent authentications of the consumer with the host server so that the consumer will not be required to again input the consumer authentication information upon initiating a second request for access to the information account while interacting with a subsequent web-site that is configured to provide access to the information account upon authentication of the consumer; (9) in response to the first, second, and subsequent requests for access to the information account stored in the central data repository, retrieving one or more

the information account with the host server by (10) filtering data from the information account with the database management system based on an identification of a web-site being accessed by the consumer; (11) sending the retrieved consumer information elements over the distributed electronic network; (12) parsing the retrieved consumer information elements; and (13) auto-populating input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements, as recited in amended independent Claim 35.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of retrieving one or more consumer information elements from the information account with the host server by filtering data from the information account with the database management system based on an identification of a web-site being accessed by the consumer. The Examiner's proposed combination also fails to provide any teaching of parsing the retrieved consumer information elements and auto-populating input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements, as recited in amended independent Claim 35.

In light of the differences between amended Claim 35 and the Wu, Chen, and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 35. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 47

The rejection of Claim 47 is respectfully traversed. It is respectfully submitted that the Wu, Chen, and Fortenberry references fail to describe, teach, or suggest the combination of: (1) a client-side application configured for automatically managing authentication of the consumer at a network device so that the consumer will not be required to input the consumer authentication information upon initiating a request for access to the information account while interacting with a web-site that is configured to provide access to an information account upon authentication of the consumer, (2) a first consumer information element of the information account comprising one or more name fields to identify the consumer, (3) a second consumer information element of

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the information account comprising one or more geographic address fields associated with the consumer; (4) wherein the client-side application automatically manages authentication of the consumer by communicating with a host server to determine that a previous authentication of the consumer providing the consumer with access to the information account remains valid and to instruct the web-site to by-pass a sign-on interface that would otherwise prompt the consumer to input the consumer authentication information when the consumer initiates the request for access to the information account; (5) wherein the host server in response to the request for access to the information account, retrieves one or more consumer information elements from the information account by (6) filtering data from the information account based on an identification of the web-site being accessed by the consumer; the host server sends the retrieved consumer information elements over the distributed electronic network to the client-side application; (7) wherein the client-side application parses the retrieved consumer information elements; and (8) auto-populates input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements, as recited in amended independent Claim 47.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of retrieving one or more consumer information elements from the information account by filtering data from the information account based on an identification of the web-site being accessed by the consumer. The combination also does not teach a client-side application that parses the retrieved consumer information elements and that auto-populates input fields of a displayed web page file of the web-site being accessed by the consumer with the consumer information elements, as recited in amended independent Claim 47.

In light of the differences between amended Claim 47 and the Wu, Chen, and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 47. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

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Dependent Claims 2-21, 23-34, 36-46, and 48-55

The Applicants respectfully submit that the above-identified dependent claims are allowable because the independent claims from which they depend are patentable over the cited references. The Applicants also respectfully submit that the recitations of these dependent claims are of patentable significance.
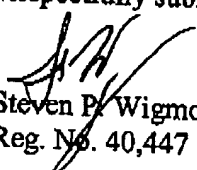
In view of the foregoing, the Applicants respectfully request that the Examiner withdraw the pending rejections of dependent Claims 2-21, 23-34, 36-46, and 48-55.

CONCLUSION

The foregoing is submitted as a full and complete response to the Office Action mailed on February 4, 2005. The Applicants and the undersigned thank Examiner Cangialosi for consideration of these remarks. The Applicants have amended the claims and have submitted remarks to traverse rejections of Claims 1-55. The Applicants respectfully submit that the present application is in condition for allowance. Such action is hereby courteously solicited.

If the Examiner believes that there are any issues that can be resolved by a telephone conference, or that there are any formalities that can be corrected by an Examiner's amendment, please contact the undersigned in the Atlanta Metropolitan area (404) 572-2884.

Respectfully submitted,

Steven P. Wigmore
Reg. No. 40,447

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KING & SPALDING, LLP
45th Floor, 191 Peachtree Street, N.E.
Atlanta, Georgia 30303
404.572.4600
K&S Docket: 07982.105004